### Case 16-15145 Doc 1 Filed 05/03/16 Entered 05/03/16 14:44:31 Desc Main Document Page 1 of 11

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
Wri		e the name that is on	Bill	
		your government-issued picture identification (for	First name	First name
	exar	mple, your driver's	Anthony	
	licer	ise or passport).	Middle name	Middle name
	Brin	g your picture	Mitchell, Sr.	
	mee	tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security liber or federal vidual Taxpayer atification number	xxx-xx-0720	

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Debtor 1 Bill Anthony Mitchell, Sr.

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live	4954 W. Huron	If Debtor 2 lives at a different address:		
		Chicago, IL 60644  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Document Case number (if known) Debtor 1 Bill Anthony Mitchell, Sr.

⊃ar	t 2: Tell the Court About	Your E	Bankruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7							
	choosing to file under								
			Chapter 11						
			Chapter 12						
			Chapter 13						
3.	How you will pay the fee	•	about how yo	Il pay the entire fee when I file my petition. Please check with the clerk's office in your local cout how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier er. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit				shier's check, or money	
			I need to pay	the fee in in	stallments. If y		s option, sign and	attach the Application	for Individuals to Pay
			but is not req applies to you	uired to, waive ur family size a	e your fee, and rand and you are una	may do so onl able to pay the	ly if your income is e fee in installment	less than 150% of the	7. By law, a judge may, e official poverty line that option, you must fill out r petition.
).	Have you filed for bankruptcy within the	■ N							
	last 8 years?	☐ Y				<b>VA/I</b>		0	
			District			_ When		_ Case number	
			District			_ When		_ Case number	
			District			_ When		Case number	
10.	Are any bankruptcy cases pending or being	■ N	0						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.						
			Debtor					Relationship to you	
			District			When		Case number, if know	vn
			Debtor					Relationship to you	
			District			When		Case number, if know	vn
11.	Do you rent your residence?	■ N	o. Go to I	ine 12.					
	residence:	□ Y	es. Has yo	ur landlord ob	otained an evicti	on judgment a	against you and do	you want to stay in yo	our residence?
				No. Go to line	e 12.				
							A) and file it with this		

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Document Page 4 of 11 Case number (if known) Debtor 1 Bill Anthony Mitchell, Sr. Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Bill Anthony Mitchell, Sr.

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1	Bill Anthony Mitch	nell, Sr.	Document	Page 6 of 11 Case numb	DET (if known)
Pari	t 6:	Answer These Questi		ting Purposes		
	Wha	t kind of debts do have?	16a. Are			fined in 11 U.S.C. § 101(8) as "incurred by an
			16b. Are mo	ney for a business or investment No. Go to line 16c.	s debts? Business debts are debt or through the operation of the bu	
				Yes. Go to line 17. te the type of debts you owe tha	t are not consumer debts or busine	ess debts
17.		ou filing under oter 7?	□ No. I ar	n not filing under Chapter 7. Go	to line 18.	
	after prop admi are p be av distr	ou estimate that any exempt erty is excluded and inistrative expenses vaid that funds will vailable for ibution to unsecured itors?	are	paid that funds will be available	estimate that after any exempt pro to distribute to unsecured creditors	perty is excluded and administrative expensess?
18.		many Creditors do estimate that you ?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		□ 1,000-5,000 □ 5001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
19.	estin	much do you nate your assets to orth?	\$0 - \$50,0 \$50,001 - \$100,001 \$500,001	\$100,000 - \$500,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
20.		much do you nate your liabilities ??	\$0 - \$50,0 \$50,001 - \$100,001 \$500,001	\$100,000 - \$500,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion
Part	t <b>7</b> :	Sign Below				
For	you		If I have chos	en to file under Chapter 7, I am a	aware that I may proceed, if eligible	rmation provided is true and correct. e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.
			document, I h	nave obtained and read the notice	e required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this
			I understand bankruptcy ca and 3571.	making a false statement, conce		ecified in this petition.  or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519
				y Mitchell, Sr.	Signature of Debt	tor 2
			Executed on	May 3, 2016 MM / DD / YYYY	Executed on M	M / DD / YYYY

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Debtor 1 Bill Anthony Mitchell, Sr. Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Lia Kas	sios ARDC	Date	May 3, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Lia Kasios	ARDC		
Printed name			
Ledford, V	Vu & Borges, LLC		
Firm name			
105 W. Ma	dison		
23rd Floor	•		
Chicago, I			
	City, State & ZIP Code		
Contact phone	312-853-0200	Email address	notice@billbusters.com
#6306292			
Barnumbar & St	tato		

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	e Bill Anthony Mitchell, Sr.		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF	COMPENSATION OF ATTORN	EY FOR DE	EBTOR(S)
1.	compensation paid to me within one year b	ankr. P. 2016(b), I certify that I am the attorney for the filing of the petition in bankruptcy, or a contemplation of or in connection with the bankrup	greed to be paid	to me, for services rendered or to
	For legal services, I have agreed to ac		\$	600.00
	Prior to the filing of this statement I h	ave received	\$	600.00
			\$	0.00
2.	\$ 0.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me	e was:		
	■ Debtor □ Other (specify)	):		
4.	The source of compensation to be paid to r	ne is:		
	■ Debtor □ Other (specify)	):		
5.	■ I have not agreed to share the above-di	sclosed compensation with any other person unle	ess they are mem	bers and associates of my law firm.
		osed compensation with a person or persons who a list of the names of the people sharing in the con		
6.	In return for the above-disclosed fee, I have	re agreed to render legal service for all aspects of	the bankruptcy c	ease, including:
	<ul><li>b. Preparation and filing of any petition, s</li><li>c. Representation of the debtor at the mee</li><li>d. [Other provisions as needed]</li></ul>	ion, and rendering advice to the debtor in determichedules, statement of affairs and plan which mating of creditors and confirmation hearing, and arm paragraphs, the fee disclosed herein confirmation.	y be required; ny adjourned hea	rings thereof;
7.	By agreement with the debtor(s), the above	e-disclosed fee does not include the following ser	vice:	
		CERTIFICATION		
	I certify that the foregoing is a complete stabankruptcy proceeding.	atement of any agreement or arrangement for pay	ment to me for re	epresentation of the debtor(s) in
	May 3, 2016	/s/ Lia Kasios ARDC		
1	Date	<b>Lia Kasios ARDC #6</b> Signature of Attorney	306292	
		Ledford, Wu & Borge	es, LLC	
		105 W. Madison 23rd Floor		
		Chicago, IL 60602		
		312-853-0200 Fax: 3		
		notice@billbusters.c  Name of law firm	OIN	

LEDFORD, WU CASE 16-15145 105 W. Madison, 23rd Floor, Chicago, IL 60602

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ATTORNEY PRETER PROPOSON CONTRACT

Client No. 6561

(312)853-0200 Fax: (312)873-4693

Responsible attorney: L

1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford & Wu and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistency.
2. Services and Fees: Client retains Attorney for the following services:  Chapter 7 (prepetition service only): \$ 500.00 PLUS \$335 filing fee (court cost)  Client retains Attorney for the sole purpose of preparing and filing a Chapter 7 bankruptcy petition (without the required summary, schedules and statements). Attorney's duty to further counsel and represent Client ends, and the attorney-client relationship is terminated, at the end of the first week after commencement of the case, unless the parties enter into a separate retention contract for postpetition services within that period. If no such contract is executed, Attorney may file a motion to withdraw from the case.  Chapter 7 (service through discharge): \$ PLUS \$335 filing fee (court cost)  TOTAL: \$ 505.00 less retainer received: \$ 505.00 Fee balance: \$ 0.00 To be paid by:  The legal fee is any advance payment retainer security retainer classic retainer, and is a flat fee unless otherwise stated. Attorney is unable to represent Client without receiving an advance payment retainer since a security retainer will be within the reach of Client's creditors. Should hourly billing be necessary, Attorney's billing rates are \$300-\$350/hour for senior partners, \$250/hour for junior partners and associates, and \$90/hour for law clerks. The filing fee and expenses are subject to change at any time. The billing rates are subject to an annual review and potential increase every calendar year.  The legal fee covers the initial consultation and all subsequent work. All fees required in this section are to be paid in full before filing. The case may be closed if the fees are not paid by the deadline. Additional legal fees and court costs may apply, and a separate contract may be required, in the event of conversion from one chapter to another, amending a petition, list, schedule or statement post-filing not due to Attorney's fault, attending additional creditors' meetings, reopening of a closed case, unnecessary work caused by Client's delay, or any other fact not kno
<ul> <li>3. Scope of Representation:</li> <li>(a) Attorney will counsel and represent Client in all aspects of the above matter(s) EXCEPT: (1) adversary proceedings; (2) § 722 redemption; (3) judicial lien avoidance; (4) post-discharge litigation; (5) appeals; (6) other:</li> <li>(b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an additional fee, to be agreed upon separately by the parties.</li> </ul>
4. Initial Consultation. Client acknowledges that Attorney has explained the following (please initial):  The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2  The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures  The difference among various types of retainer and that Client has made the choice identified in Paragraph 4  TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwise adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney  Other (specify):  Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.
<ul> <li>5. Client's Duties. Client agrees, during the course of representation, to:</li> <li>(a) provide Attorney with full, accurate and timely information, financial and otherwise;</li> <li>(b) follow Attorney's procedures and cooperate with Attorney in providing requested documents;</li> <li>(c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty;</li> <li>(d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit; and</li> <li>(e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.</li> </ul>
6. Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or more of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelton Christina Banyon, David Hall Carter, and
7. Termination. Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will

provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing

ARDC#\_6306292

fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.

\_\_\_ Date: 12/10/15

Allan J. DeMars 19 S LaSalle Street Suite 902 Chicago, IL 60603

Blatt, Hasenmiller, Leibsker 10 S. LaSalle Street, Suite 2200 Chicago, IL 60603

BYL Services 301 Lacey Street West Chester, PA 19382

Capital One Bank PO Box 6492 Carol Stream, IL 60197-6492

Capital One Bank PO Box 30281 Salt Lake City, UT 84130

Cash In USA 11856 Balboa Blvd Granada Hills, CA 91344

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

Fingerhut P.O. Box 166 Newark, NJ 07101

Harvard Collection Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630 Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338

Illinois Department of Revenue P.O. Box 19006 Springfield, IL 62794

Internal Revenue Serivce P.O. Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604

Midland Credit Management P.O. Box 939019 San Diego, CA 92193

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Old Orchard Bank HCS Executive Offices PO Box 81622 Salinas, CA 93912

Overlnd Bond 4701 W. Fullerton Ave. Chicago, IL 60639

United Acceptance Inc 2400 Lake Park Drive Se Smyrna, GA 30080

WESLEY REALTY GROUP INC ATTN: EDWARDS S SALOMON 180 N LASALLE ST, STE 3300 CHICAGO, IL 60601